

## WHAT IS CLAIMED IS:

1. A purchase point managing apparatus, comprising:

a point table which records per user a total value of points which a user earns by purchasing merchandise;

a merchandise table which describes relationship between the merchandise and a point earned as a result of purchase thereof;

an exchange table which describes relationship between the point and a prize offered to the user according to the point earned; and

a merchandise recommending unit which presents to the user a merchandise candidate to be purchased so as to acquire a predetermined prize.

2. A purchase point managing apparatus as recited in Claim 1, further comprising a candidate table which stores data on the merchandise candidate,

wherein said candidate table stores, in addition to said data, data on a plurality of merchandise in combination which are suggested to be purchased to acquire the predetermined prize.

3. A purchase point managing apparatus as recited in Claim 2, wherein said merchandise recommending unit combines the merchandise to be purchased and a purchasing timing thereof

by referring to said merchandise table so as to define a purchasing model, and presents the purchasing model to the user.

4. A purchase point managing apparatus as recited in Claim 3, further comprising a user data table which stores individual data on the user,

wherein said merchandise recommending unit presents to the user a purchasing model suitable for the user by extracting the purchasing model from said candidate table based on the individual data.

5. A purchase point managing apparatus as recited in Claim 1, further comprising a first point transfer unit which transfers points in whole or in part earned by the user to another user.

6. A purchase point managing apparatus as recited in Claim 2, further comprising a first point transfer unit which transfers points in whole or in part earned by the user to another user.

7. A purchase point managing apparatus as recited in Claim 3, further comprising a first point transfer unit which transfers points in whole or in part earned by the user to another user.

8. A purchase point managing apparatus as recited in Claim 4, further comprising a first point transfer unit which transfers points in whole or in part earned by the user to another user.

9. A purchase point managing apparatus as recited in Claim 1, further comprising a second point transfer unit which transfers points earned by a single user between points earned under other point managing system and those earned in said purchase point managing apparatus.

10. A purchase point managing apparatus as recited in Claim 2, further comprising a second point transfer unit which transfers points earned by a single user between points earned under other point managing system and those earned in said purchase point managing apparatus.

11. A purchase point managing apparatus as recited in Claim 3, further comprising a second point transfer unit which transfers points earned by a single user between points earned under other point managing system and those earned in said purchase point managing apparatus.

12. A purchase point managing apparatus as recited in Claim 4, further comprising a second point transfer unit which

transfers points earned by a single user between points earned under other point managing system and those earned in said purchase point managing apparatus.

13. A purchase point managing apparatus as recited in Claim 1, wherein said point table is updated whenever a point is transferred to or from other point managing system.

14. A purchase point managing apparatus as recited in Claim 9, wherein said second point transfer unit presents, in a user selectable manner, to the user other point managing system to and from which a point is transferable.

15. A purchase point managing apparatus as recited in Claim 1, further comprising a history notifying unit which manages a purchase history of the user in the past and classifies merchandise purchased by the user based on a predetermined criterion so as to be notified to the user.

16. A purchase point managing apparatus as recited in Claim 1, further comprising a prize presenting unit which presents the prize exchanged for the points, via on-line or off-line,

wherein said prize presenting unit indicates in advance a single prize or a plurality of prizes in combination exchangeable for the points.

17. A purchase point managing apparatus as recited in Claim 1, wherein the apparatus is provided either in a world wide web (WWW) server or external thereto independently.

18. A method of managing a purchase point, comprising:

recording per user a total value of points which a user earns by purchasing merchandise;

selecting a merchandise candidate which is recommended to purchased in order to acquire a predetermined prize, by comparing relationship between the merchandise, a point earned as a result of purchase of the merchandise and a prize offered to the user according to the point earned, to the total value of points; and

presenting the merchandise candidate selected to the user.